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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In Re: Teri Angela Gorman

Chapter 13

Case No. \_

Debtor.

## Chapter 13 Plan

Address: Debtor 3555 Northmoor Ave., Memphis, TN 38128

## Plan Payment:

Debtor Shall Pay: \$ 550.00 Monthly By: Death Benefits (X)Direct Pay

Or by: ( ) Payroll Deduction \_\_\_\_\_

## 1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. (X) Yes ( ) No

(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes ( ) No  
[See provisions 7 and 8].

(C) Avoids a Security Interest or Lien. [See provision 12]. ( ) Yes (X) No

## 2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

## 3. Auto Insurance: ( ) Included in Plan Or (X) Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: ( ) Debtor Directly ( ) Wage Assignment ( ) Trustee To: Monthly Pmt.  
\_\_\_\_\_ ongoing payment begins \_\_\_\_\_5. Priority Claims: Monthly Pmt.  
\_\_\_\_\_ Amount \_\_\_\_\_6. Home Mortgage Claims: ( ) Paid Directly by Debtor or ( ) Paid by Trustee To: Monthly Pmt.  
\_\_\_\_\_ ongoing payment begins \_\_\_\_\_

| 7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: | Collateral Value   | Interest Rate | Monthly Pmnt.  |
|---------------------------------------------------------|--------------------|---------------|----------------|
| <u>City of Memphis (property tax) (3555 Northmoor)</u>  | <u>\$ 3,258.00</u> | <u>12.00%</u> | <u>\$75.00</u> |
| <u>Shelby County Trustee(property) (3555Northmoor)</u>  | <u>\$ 1,448.00</u> | <u>18.00%</u> | <u>\$26.00</u> |

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

|       | <u>Collateral Value</u> | <u>Interest Rate</u> | <u>Monthly Pmnt.</u> |
|-------|-------------------------|----------------------|----------------------|
| _____ | _____                   | _____                | _____                |

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

\_\_\_\_\_ Collateral \_\_\_\_\_

|                                     |                         |                      |                      |
|-------------------------------------|-------------------------|----------------------|----------------------|
| 10. Special Class Unsecured Claims: | <u>Collateral Value</u> | <u>Interest Rate</u> | <u>Monthly Pmnt.</u> |
| _____                               | _____                   | _____                | _____                |

11. Student Loan Claims and Other Long Term Claims:

Navient (33.5k) (X) Not Provided For ( ) General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

\_\_\_\_\_

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: \_\_\_\_\_.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: ( ) \_\_\_\_\_ ;  
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

\_\_\_\_\_ ( ) Assume ( ) Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the  
hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908  
Debtor's Attorney's Signature

Date November 11, 2019

November 11, 2019

910 > May 15, 2017